

## CLAIMS

What is claimed is:

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A1
- 1 1. A method comprising:  
2 identifying an authorized user with a biometric device; and  
3 enabling the authorized user to access private information over a voice  
4 network.
  - 1 2. The method of claim 1 further comprising establishing a connection between  
2 the voice network and a consumer access device.
  - 1 3. The method of claim 2 wherein the consumer device is selected from the  
2 group consisting of digital wallet (DW) devices, personal computers (PCs), personal  
3 digital assistants (PDAs), electronic based organizers, watches, telephones,  
4 autodialers, wireless telephones, settop boxes (STBs), video game counsels, remote  
5 control units, personal radio communication units, telematic communication  
6 devices, information panels, and kiosks.
  - 1 4. The method of claim 2 further comprising enabling the authorized user to  
2 conduct a transaction using the consumer access device.
  - 1 5. The method of claim 1 further comprising:  
2 accessing the information through a privacy clearing house; and  
3 transferring the information.
  - 1 6. The method of claim 5 wherein the information further comprises:  
2 a password associated with the authorized user.

1 7. The method of claim 5 wherein accessing further comprises establishing a  
2 secure communication channel using Public Key Infrastructure (PKI).

1 8. An apparatus comprising:  
2 a biometric device to identify an authorized user; and  
3 a consumer access device connected to the biometric device to enable the  
4 authorized user to access restricted information over a voice network.

1 9. An apparatus comprising:  
2 means for identifying an authorized user with a biometric device; and  
3 means for enabling the authorized user to access private information over a  
4 voice network.

1 10. The apparatus of claim 9, further comprising presenting the information to  
2 the user on a consumer access device selected from the group consisting of digital  
3 wallet (DW) devices, personal computers (PCs), personal digital assistants (PDAs),  
4 electronic based organizers, watches, telephones, wireless telephones, settop boxes  
5 (STBs), video game consoles, remote control units, personal radio communication  
6 units, telematic communication devices, information panels, and kiosks.

1 11. A machine-readable program storage medium tangibly embodying a  
2 sequence of instructions executable by a machine to perform a method for  
3 communicating, the method comprising:  
4 identifying an authorized user with a biometric device; and  
5 enabling the authorized user to communicate information over a voice  
6 network.

1 12. A system comprising:  
2 a memory for storing computer program instructions and data; and  
3 a processor coupled to the memory for processing the computer program  
4 instructions and data to:  
5 identify an authorized user with a biometric device; and  
6 enable the authorized user to communicate information over a voice  
7 network.

1 13. An apparatus for communication, the apparatus comprising:  
2 means for identifying an authorized user with a biometric device; and  
3 means for enabling a device so that the authorized user may communicate  
4 over a voice network.

1 14. The apparatus of claim 13, further comprising the device selected from the  
2 group consisting of digital wallet (DW) devices, personal computers (PCs), personal  
3 digital assistants (PDAs), electronic based organizers, watches, telephones, wireless  
4 telephones, settop boxes (STBs), video game consoles, remote control units,  
5 personal radio communication units, telematic communication devices, information  
6 panels, and kiosks.

1 15. A system comprising:  
2 a consumer access device with a communications unit; and  
3 a biometric device for allowing an authorized user access to the device.

1 16. The system of claim 15 further comprising communication of prespecified  
2 information upon biometric identification of the authorized user.

1 17. The system of claim 15 further comprising an encrypted communications  
2 unit.

1 18. The system of claim 15 further comprising automatic receipt and updating of  
2 information stored in the consumer access device.

1 19. The system of claim 15 further comprising establishing a secure  
2 communication link with the consumer access device before allowing transfer of  
3 information.

1 20. The system of claim 15 further comprising a wireless communications unit.

1 21. An apparatus comprising:  
2 means for biometric identification of an authorized user;  
3 means for displaying information to the authorized user;  
4 means for accepting authorized user input; and  
5 means for communicating with a remote device.

1 22. The apparatus of claim 21 further comprising:  
2 means for communicating via tones.

1 23. The apparatus of claim 22 wherein the tones are communicated over a  
2 telephony-based system.